

Information to identify the case:

Debtor 1	<u>Tanya L. Smith</u>	Social Security number or ITIN	xxx-xx-5879
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Phillip D. Smith</u>	Social Security number or ITIN	xxx-xx-8080
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 20-10911-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tanya L. Smith

Phillip D. Smith

11/20/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tanya L. Smith
Phillip D. Smith
Debtor(s)

Case No. 20-10911-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Nov 20, 2020

Form ID: 318

Total Noticed: 146

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2020:

Recip ID	Recipient Name and Address
db/jdb	Tanya L. Smith, Phillip D. Smith, 127 Windward Dr, Barnegat, NJ 08005-1849
sp	+ Edward Hanratty, Law Office of Edward Hanratty, 80 Court Street, Freehold, NJ 07728-1755
lm	Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
518671582	++++ ADVANCED RADIOLOGY SOLUTIONS, PO BOX 4238, PORTSMOUTH NH 03802-4238 address filed with court:, Advanced Radiology Solutions, PO BOX 6750, Portsmouth, NH 03802
518671588	+ AMH 2014-1 Borrower, Inc., c/o Gergory Sanoba, Esq., 422 S Florida Ave, Lakeland, FL 33801-5227
518671590	+ AR Resources Inc, PO BOX 1056, Blue Bell, PA 19422-0287
518671591	+ ARMC Anesthesiologists, PO BOX 8500, Philadelphia, PA 19178-8500
518671580	+ Accredited Dermatology Transworld Systems, 507 Prudential Rd, Horsham, PA 19044-2308
518671581	+ Advanced Health Partners, PO BOX 870, Newburgh, NY 12551-0870
518671583	+ Affiliate Asset, 145 Technology Pkwy NW #100, Norcross, GA 30092-3536
518671587	+ AmeriHome Mortgage Attn: Bankruptcy, 21215 Burbank Blvd, 4th Floor, Woodland Hills, CA 91367-7090
518671585	+ American Homes 4 Rent, PO BOX 95698, Las Vegas, NV 89193-5698
518671589	+ Apex, 2501 Oregon Pike St #102, Lancaster, PA 17601-4890
518671595	+ Atlantic Pathologists, PO BOX 95000, Philadelphia, PA 19195-0001
518669330	+ Auto Trakk, LLC, 1500 Sycamore Rd Ste 200, Montoursville, PA 17754-9416
518671602	+ BCA Financial Services, PO BOX 29969, New York, NY 10087-9969
518671604	+ BP Fisher Law Group, 923 Haddonfield Rd #334, Cherry Hill, NJ 08002-2752
518671599	+ Barnabas Health Group, PO BOX 826504, Philadelphia, PA 19182-6504
518671600	+ Baron Emergency, PO BOX 7418, Philadelphia, PA 19101-7418
518671601	+ Baycare Health System, PO BOX 31696, Tampa, FL 33631-3696
518671603	+ Bioreference Lab, 481 Edward H. Ross Dr, Elmwood Park, NJ 07407-3128
518671605	+ Bruce Vickers, CFC, PO BOX 422105, Kissimmee, FL 34742-2105
518671615	++++ COASTAL IMAGING, PO BOX 4238, PORTSMOUTH NH 03802-4238 address filed with court:, Coastal Imaging, PO BOX 6750, Portsmouth, NH 03802
518671610	+ Cars Auto Mall, 7226 US HWY 301S, Riverview, FL 33578-4345
518671611	+ Celentano, Stadtmauer & Walentowicz LLP, PO BOX 2594, Clifton, NJ 07015-2594
518671614	+ Coastal Healthcare, 1659 Route 88 #2B, Brick, NJ 08724-3011
518671616	+ Commonwealth Financial Systems Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
518671623	+ Credit Control LLC, PO BOX 31179, Tampa, FL 33631-3179
518671626	+ Dover Cardiology Center, 413 Lakehurst Rd, Bldg 2 #200, Toms River, NJ 08755-7382
518671627	+ Dr. JM LLC, 34 Manchester Ave #201, Forked River, NJ 08731-1366
518671628	+ Dynanic Recovery, 135 Interstate Blvd, Greenville, SC 29615-5720
518671629	+ Eastern Dental of Lacey, 131 South Main St, Route 9 N, Forked River, NJ 08731-3635
518671640	+ FMS, PO BOX 707600, Tulsa, OK 74170-7600
518671631	++ FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429 address filed with court:, Focus Receivables Mana, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067
518671635	+ Faloni & Assoc, PO BOX 1285, Caldwell, NJ 07007-1285

District/off: 0312-3

User: admin

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518671636 + Federated Law Group, 887 Donald Ross Rd, North Palm Beach, FL 33408-1611
518671637 + Financial Control Services Attn: Bankruptcy, Po Box 21626, Waco, TX 76702-1626
518671643 + Full Circle Financial, PO BOX 2365, Oldsmar, FL 34677-2193
518669341 Gem Recovery Systems, 1001 McBride Ave, Little Falls, NJ 07424-2534
518671644 + Gem Recovery Systems, 800 Kinderkamack Rd Ste, Oradell, NJ 07649-1534
518671646 + Global Payments Po Box 66118, Chicago, IL 60666-0097
518671649 + HRRG, PO BOX 8486, Pompano Beach, FL 33075-8486
518671647 Harvard Collections Svcs, 4839 N Elston Ave Chicago, IL 60630
518671633 + Hayt, Hayt & Landau, PO BOX 172285, 123 S. Broad Street #1660, Daytona Beach, FL 32118
518671632 + Hayt, Hayt & Landau PL, Two Industrial Way W, PO BOX 500, Eatontown, NJ 07724-0500
518671648 Health Village Imaging, PO BOX 42955, Philadelphia, PA 19101
518671651 + Infinite Endodontics, 7 E Camden Ave, Moorestown, NJ 08057-1679
518671655 + JC Christenson & Assoc, PO BOX 519, Sauk Rapids, MN 56379-0519
518671660 + JS Family Medicine, PO BOX 416688, Boston, MA 02241-6688
518671653 + Jackensack Meridian, PO BOX 650292, Dallas, TX 75265-0292
518671654 + Jason Rienzo, PO BOX 5270, Toms River, NJ 08754-5270
518671656 + Jersey Central Power & Light, PO BOX 16001, Reading, PA 19612-6001
518671657 + Jersey Emergency Medical, PO BOX 719, Monroeville, PA 15146-0719
518671658 Jersey Shore Neurology, 1900 Corlies Ave, Neptune, NJ 07753
518671663 #+ KML Law Group PC, 216 Haddon Avenue #406, Collingswood, NJ 08108-2812
518671661 + Keystone Financial, PO BOX 730, Allenwood, NJ 08720-0730
518671662 + Kinum, 770 Lynnhaven Pkwy #160, Virginia Beach, VA 23452-7343
518671664 + Kohls/Capital One Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
518671670 + LCA Collections, PO BOX 2240, Burlington, NC 27216-2240
518671665 + LabCorp, PO BOX 2240, Burlington, NC 27216-2240
518671666 + Lacey Medical Group, 411 US Hwy 9 Suite 2, Lanoka Harbor, NJ 08734-2818
518671667 #+ Lakewood Kuflick Dermatology, 150 E Kennedy Blvd, Lakewood, NJ 08701-1345
518671668 + Law Offices of Faloni & Asso, PO BOX 1285, Caldwell, NJ 07007-1285
518671669 + Law Offices of Marvel and Maloney, PO BOX 727, Neptune, NJ 07754-0727
518669346 + Lending Club Corp, 595 Market St, San Francisco, CA 94105-2807
518669347 + Linebarger Et Al, 61 Broadway, Ste 2600, Ny, NY 10006-2840
518786223 + MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
518669350 Midland Mtg/Midfirst, PO Box 268959, Oklahoma City, OK 73126-8959
518938679 + NEW JERSEY MANUFACTURERS INSURANCE CO, 301 SULLIVAN WAY, W TRENTON, NJ 08628-3496
518671578 + Rinky Parwani Upright Law LLP, 9905 Alambra Avenue, Tampa, FL 33619-5060
518768834 + TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518669358 + Td Bank Business, Pob 1377, Lewiston, ME 04243-1377
518669361 Wells Fargo, Credit, Bureau DISPUTE, Des Moines, IA 50301
518669327 + advocare staffing ortho, po box 3001, Voorhees, NJ 08043-0598
518669328 + american anesthesiology of fl, po box 88087, Chicago, IL 60680-1087
518669329 assoc path of st joseph, 19045 N Dale Mabry Hwy, Lutz, FL 33548-4982
518669332 + brighthouse, po box 790450, Saint Louis, MO 63179-0450
518669336 + community ema, po box 417442, Boston, MA 02241-7442
518669337 constar financial services, 10400 N 25th Ave Ste 100, Phoenix, AZ 85021-1610
518669338 convergent commercial inc, 925 Westchester Ave Ste 101, White Plains, NY 10604-3562
518669339 fbcs, 330 S Warminster Rd Ste 353, Hatboro, PA 19040-3433
518669340 + fma alliance, po box 2409, Houston, TX 77252-2409
518669343 + hillsborough fire rescue, po box 310398, Tampa, FL 33680-0398
518669345 kml law group, 701 Market St Ste 5000, Philadelphia, PA 19106-1541
518669351 + pam, po box 3032, Milwaukee, WI 53201-3032
518669352 + pediatric gastroenterology of fla, 2901 58th ave n, Saint Petersburg, FL 33714-1326
518669353 + phca administration, po box 538110, Atlanta, GA 30353-8110
518669355 professional account management, 386 S Pickett St, Alexandria, VA 22304-4704
518669357 + tampa general hospital, po box 95000, Philadelphia, PA 19195-0001
518669362 + zen resolve, po box 4115, Concord, CA 94524-4115

TOTAL: 90

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 20 2020 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino

District/off: 0312-3

User: admin

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			Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 20 2020 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518671586	Email/Text: ebn@americollect.com	Nov 20 2020 22:00:00	Americollect, PO BOX 1690, Manitowoc, WI 54221
518671594	+ EDI: CINGMIDLAND.COM	Nov 21 2020 02:13:00	AT&T Mobility, PO BOX 537104, Atlanta, GA 30353-7104
518671592	+ EDI: CAPIO.COM	Nov 21 2020 02:13:00	Asset Care, 2222 Texoma Pkw #180, Sherman, TX 75090-2484
518671593	+ EDI: CAPIO.COM	Nov 21 2020 02:13:00	Assetcare, Attn: Bankruptcy, 2222 Texoma Pkwy, Sherman, TX 75090-2470
518671596	+ Email/Text: bk@avant.com	Nov 20 2020 22:00:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
518671597	+ EDI: BANKAMER.COM	Nov 21 2020 02:08:00	Bank Of America Attn: Bankruptcy, Nc4-105-03-14, Pob 26012, Greensboro, NC 27420-6012
518671598	+ EDI: TSYS2.COM	Nov 21 2020 02:13:00	Barclays Bank Delaware Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518671606	+ Email/Text: payments@brsi.net	Nov 20 2020 22:00:00	Business Revenue Systems, PO BOX 15097, Fort Wayne, IN 46885-5097
518671607	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 20 2020 21:51:21	CACH, PO BOX 5980, Denver, CO 80217-5980
518755918	Email/PDF: resurgentbknotifications@resurgent.com	Nov 20 2020 21:52:16	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518671608	+ EDI: CAPIO.COM	Nov 21 2020 02:13:00	Capio Partners, 2222 Texoma Pkwy #150, Sherman, TX 75090-2481
518671609	+ EDI: CAPITALONE.COM	Nov 21 2020 02:08:00	Capital One Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518669333	EDI: CAPITALONE.COM	Nov 21 2020 02:08:00	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
518728045	EDI: BL-BECKET.COM	Nov 21 2020 02:13:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518671612	+ Email/Text: bankruptcy@certifiedcollection.com	Nov 20 2020 21:59:00	Certified Credit & Collectio, PO BOX 1750, Whitehouse Station, NJ 08889-1750
518669335	+ EDI: CHRM.COM	Nov 21 2020 02:13:00	Chrysler Capital, Pob 961275, Fort Worth, TX 76161-0275
518671613	+ Email/Text: mediamanagers@clientservices.com	Nov 20 2020 21:57:00	Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
518671617	+ Email/Text: ebn@rwjbh.org	Nov 20 2020 22:00:00	Community Medical Ctr, PO BOX 903, Oceanport, NJ 07757-0903
518671618	+ Email/Text: bankruptcy@credencerm.com	Nov 20 2020 22:00:00	Credence, PO BOX 2210, Southgate, MI 48195-4210
518671619	+ Email/Text: bankruptcy@credencerm.com	Nov 20 2020 22:00:00	Credence, 17000 Dallas Pkwy #204, Dallas, TX 75248-1940
518671622	+ EDI: CCS.COM	Nov 21 2020 02:13:00	Credit Collection Services, Two Wells Street, Newton Center, MA 02459-3246
518671620	+ EDI: CCS.COM	Nov 21 2020 02:13:00	Credit Collection Services, PO BOX 55126, Boston, MA 02205-5126
518671621	+ EDI: CCS.COM	Nov 21 2020 02:13:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
518669349	EDI: CITICORP.COM		

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		Nov 21 2020 02:13:00	Macys/dsnb, PO Box 8218, Mason, OH 45040-8218
518749161	EDI: Q3G.COM	Nov 21 2020 02:13:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518671624	+ EDI: DIRECTV.COM	Nov 21 2020 02:13:00	Direct TV, PO BOX 105261, Atlanta, GA 30348-5261
518671625	+ EDI: DIRECTV.COM	Nov 21 2020 02:13:00	Direct TV, PO BOX 5007, Carol Stream, IL 60197-5007
518671634	+ Email/Text: bknotice@ercbpo.com	Nov 20 2020 21:59:00	ERC, PO BOX 23870, Jacksonville, FL 32241-3870
518671638	+ Email/Text: data_processing@fin-rec.com	Nov 20 2020 21:59:00	Financial Recovery, PO BOX 385908, Minneapolis, MN 55438-5908
518671639	+ EDI: FSAE.COM	Nov 21 2020 02:13:00	Firstsource Advantage LLC, 205 Bryant Woods, South Buffalo, NY 14228-3609
518671641	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 20 2020 21:51:21	Freshview, 6300 Syracuse Way #200, Englewood, CO 80111-6722
518671642	+ Email/Text: Banko@frontlineas.com	Nov 20 2020 22:01:00	Frontline Asset Strategies, 2700 Snelling Ave N #250, Saint Paul, MN 55113-1783
518669342	Email/Text: Check.bksupport@globalpay.com	Nov 20 2020 21:57:00	Global Payments Check, PO Box 59371, Chicago, IL 60659-0371
518671645	+ Email/Text: bankruptcy@affglo.com	Nov 20 2020 21:59:00	Global Credit Collections, PO BOX 129, Linden, MI 48451-0129
518671650	+ EDI: IIC9.COM	Nov 21 2020 02:13:00	IC System, 444 Highway 96 East, PO BOX 64378, Saint Paul, MN 55164-0378
518671652	EDI: IRS.COM	Nov 21 2020 02:13:00	Internal Revenue Service, PO BOX 16336, Philadelphia, PA 19114-0436
518671659	+ Email/Text: cs.bankruptcy@jmc biz.com	Nov 20 2020 22:00:00	Joseph, Mann & Creed, 8948 Canyon Falls Blvd #200, Twinsburg, OH 44087-1900
518755919	Email/PDF: resurgentbknotifications@resurgent.com	Nov 20 2020 21:52:16	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518669354	Email/Text: info@phoenixfinancialsvcs.com	Nov 20 2020 21:57:00	Phoenix Financial Serv, 8902 Otis Ave, Indianapolis, IN 46216-1077
518711405	EDI: PRA.COM	Nov 21 2020 02:13:00	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
518743267	EDI: PRA.COM	Nov 21 2020 02:13:00	Portfolio Recovery Associates, LLC, c/o CAPITAL ONE BANK (USA), N.A., POB 41067, Norfolk, VA 23541
518710992	EDI: PRA.COM	Nov 21 2020 02:13:00	Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541
518710995	EDI: PRA.COM	Nov 21 2020 02:13:00	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
518679378	EDI: Q3G.COM	Nov 21 2020 02:13:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
518670288	+ EDI: RMSC.COM	Nov 21 2020 02:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518669359	EDI: TFSR.COM	Nov 21 2020 02:13:00	Toyota Motor Credit, 4 Gatehall Dr, Parsippany, NJ 07054-4518
518734261	EDI: BL-TOYOTA.COM	Nov 21 2020 02:13:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518777198	+ EDI: AIS.COM		

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518669360	EDI: VERIZONCOMB.COM	Nov 21 2020 02:13:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518772337	EDI: WFFC.COM	Nov 21 2020 02:08:00	Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051
518669331	+ Email/Text: bknotify@acsi.net	Nov 21 2020 02:13:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518669334	+ EDI: CCS.COM	Nov 20 2020 21:59:00	automated collection svcs, po box 17737, Nashville, TN 37217-0737
518669348	Email/Text: camanagement@mtb.com	Nov 21 2020 02:13:00	ccs, po box 55126, Boston, MA 02205-5126
518669356	+ Email/Text: legal@sdihs.com	Nov 20 2020 21:59:00	m and t, PO Box 1056, Buffalo, NY 14240-1056
		Nov 20 2020 21:59:00	sdi radiology, po box 403444, Atlanta, GA 30384-3444

TOTAL: 56

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518728047	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518669344	*	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
518671579	##+	ACB Receiveables, PO BOX 350, Asbury Park, NJ 07712-0350
518671584	##+	Alltran Financial LP, PO BOX 610, Sauk Rapids, MN 56379-0610
518671630	##+	Elevate Recoveries, PO BOX 260804, Plano, TX 75026-0804
518671577	##+	Phillip D Smith, 12344 Cedarfield Drive, Riverview, FL 33579-9711
518671576	##+	Tanya Lynn Smith, 12344 Cedarfield Drive, Riverview, FL 33579-9711

TOTAL: 0 Undeliverable, 2 Duplicate, 5 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2020 at the address(es) listed below:

Name	Email Address
Bunce Atkinson	bunceatkinson@aol.com NJ09@ecfbis.com,maraujo@atkinsondebartolo.org,atkinson@remote7solutions.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Edward Hanratty	on behalf of Debtor Tanya L. Smith thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com

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Edward Hanratty

on behalf of Joint Debtor Phillip D. Smith thanratty@centralnewjerseybankruptcylawyer.com
aaguirre@centralnewjerseybankruptcylawyer.com

Edward Nathan Vaisman

on behalf of Joint Debtor Phillip D. Smith vaismanlaw@gmail.com G20495@notify.cincompass.com

Edward Nathan Vaisman

on behalf of Debtor Tanya L. Smith vaismanlaw@gmail.com G20495@notify.cincompass.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7